

Certificate of Notice Page 1 of 3  
United States Bankruptcy Court  
Eastern District of Pennsylvania

In re:  
Michael D. Hawk  
Debtor

Case No. 19-14122-pmm  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0313-4

User: Lisa  
Form ID: pdf900

Page 1 of 1  
Total Noticed: 4

Date Rcvd: Mar 27, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 29, 2020.

db +Michael D. Hawk, 103 Matthew Drive, Sinking Spring, PA 19608-9418  
cr +Kay Pool and Spa Service, LLC, Michael R. McFarlin, Esquire, 933 N. Charlotte Stree,  
Suite 3B, Pottstown, PA 19464, UNITED STATES 19464-3974

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr E-mail/Text: bnc-quantum@quantum3group.com Mar 28 2020 03:51:23  
Quantum3 Group LLC as agent for, Sadino Funding LLC, PO Box 788,  
Kirkland, WA 98083-0788  
cr +E-mail/PDF: gecsedirecoverycorp.com Mar 28 2020 03:57:04 Synchrony Bank,  
c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 2

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Mar 29, 2020

Signature: /s/Joseph Speetjens

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**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 27, 2020 at the address(es) listed below:

KEVIN G. MCDONALD on behalf of Creditor Pingora Loan Servicing, LLC bkgroup@kmlawgroup.com  
MICHAEL RAYBURN MCFARLIN on behalf of Creditor Kay Pool and Spa Service, LLC  
mmcfarlin@rrslegal.com  
REBECCA ANN SOLARZ on behalf of Creditor Pingora Loan Servicing, LLC bkgroup@kmlawgroup.com  
ROLANDO RAMOS-CARDONA on behalf of Trustee SCOTT F. WATERMAN (Chapter 13)  
ecfmail@readingchl3.com  
SCOTT F. WATERMAN (Chapter 13) ECFMail@ReadingChl3.com  
SCOTT F. WATERMAN (Chapter 13) on behalf of Trustee SCOTT F. WATERMAN (Chapter 13)  
ECFMail@ReadingChl3.com  
STEPHEN MCCOY OTTO on behalf of Debtor Michael D. Hawk steve@sottolaw.com, info@sottolaw.com,  
no\_reply@ecf.inforuptcy.com  
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 8

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

Michael D. Hawk		CHAPTER 13
	<u>Debtor</u>	
Pingora Loan Servicing, LLC		
	<u>Movant</u>	
vs.		NO. 19-14122 ELF
Michael D. Hawk		
	<u>Debtor</u>	
Scott F. Waterman, Esquire		11 U.S.C. Section 362
	<u>Trustee</u>	

**STIPULATION**

AND NOW, it is hereby stipulated and agreed by and between the undersigned as follows:

1. The post-petition arrearage on the mortgage held by the Movant on the Debtor's residence is **\$9,797.24** which breaks down as follows;

Post-Petition Payments:	September 2019 to February 2020 at \$1,743.97/month
Suspense Balance:	\$1,697.58
Fees & Costs Relating to Motion:	\$1,031.00
<b>Total Post-Petition Arrears</b>	<b>\$9,797.24</b>

2. The Debtor shall cure said arrearages in the following manner:

a). Within seven (7) days of the filing of this Stipulation, Debtor shall file an Amended Chapter 13 Plan to include the post-petition arrears of **\$9,797.24**.

b). Movant shall file an Amended or Supplemental Proof of Claim to include the post-petition arrears of **\$9,797.24** along with the pre-petition arrears;

c). The new 410A form for a Proof of Claim shall not be required for this Amended or Supplemental Proof of Claim.

3. Beginning with the payment due March 1, 2020 and continuing thereafter, Debtor shall pay to Movant the present regular monthly mortgage payment of \$1,743.97 (or as adjusted pursuant to the terms of the mortgage) on or before the first (1<sup>st</sup>) day of each month (with late charges being assessed after the 15<sup>th</sup> of the month).

4. Should Debtor provide sufficient proof of payments made, but not credited (front & back copies of cancelled checks and/or money orders), Movant shall adjust the account accordingly.

5. In the event the payments under Section 3 above are not tendered pursuant to the terms of this stipulation, Movant shall notify Debtor and Debtor's attorney of the default in writing and the Debtor may cure said default within FIFTEEN (15) days of the date of said notice. If Debtor should fail to cure the default within fifteen (15) days, Movant may file a Certification of Default with the Court and the Court shall enter an Order granting Movant immediate relief from the automatic stay and waiving the stay provided by Bankruptcy Rule 4001(a)(3).

6. If the case is converted to Chapter 7, Movant shall file a Certification of Default with the Court and the Court shall enter an order granting Movant relief from the automatic stay.

7. If the instant bankruptcy is terminated by either dismissal or discharge, this agreement shall be null and void, and is not binding upon the parties.

8. The provisions of this stipulation do not constitute a waiver by Movant of its right to seek reimbursement of any amounts not included in this stipulation, including fees and costs, due under the terms of the mortgage and applicable law.

9. The parties agree that a facsimile signature shall be considered an original signature.

Date: January 30, 2020

By: /s/ Rebecca A. Solarz, Esquire  
Attorney for Movant

Date: 2/2/2020

[Signature]  
Stephan McCoy Otto, Esquire  
Attorney for Debtor

Date: 2/27/2020

[Signature]  
Scott F. Waterman, Esquire  
Chapter 13 Trustee

Approved by the Court this 27th day of March, 2020. However, the court retains discretion regarding entry of any further order

[Signature]  
Patricia M. Mayer

Bankruptcy Judge  
Eric L. Frank